

**KML LAW GROUP, P.C.**  
**THE BNY INDEPENDENCE CENTER**  
**701 MARKET STREET SUITE- 5000**  
**PHILADELPHIA, PA 19106**  
[www.kmlawgroup.com](http://www.kmlawgroup.com)

March 3, 2023

Brad J Sadek  
1500 JFK Boulevard, Ste 220  
Philadelphia, PA 19102

RE: **NOTICE OF DEFAULT UNDER COURT APPROVED STIPULATION**  
US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee  
For VRMTG Asset Trust vs. James C. Jacobs  
Case No. 22-11836 ELF  
Last 4 Digits of Loan No. 0270

Dear Sir or Madam:

Please be advised that your client is in default under the terms of the Stipulation that was approved by the Bankruptcy Court. Under the terms of the Stipulation, your client must cure the default within fifteen (15) days of this Notice.

- Regular mortgage payments for the months of December 2022 through March 2023, in the amount of \$924.86 per month;

**The total due is \$3,699.44 and must be received on or before March 20, 2023.**

- The monthly payment for April 2023, is/will be due on the 1st day of the month and is not included in the figure listed above.

**NOTICE TO BORROWER:** Please call **your attorney** with any questions. We are **not permitted** under the Rules of Professional Responsibility to speak with you directly.

If you have proof that payments were made, fax that proof to our office at **215-825-6406**. If payment is not made, we will file a Certification with the Court and request relief from the Bankruptcy stay.

KML Law Group, P.C.  
/s/ Denise Carlon  
Denise Carlon, Esquire  
KML Law Group P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
201-549-5366

cc: James C. Jacobs